



South Carolina Department of Insurance

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To: Property and Casualty Insurers

From: Ernst N. Csiszar
Director 

Subject: Glass Deductible and Loss Runs

Questions have been received at the Department concerning two issues affecting the Property and Casualty Insurance Market. This bulletin will address issues of obtaining loss runs, and glass deductibles for automobile insurance.

LOSS RUNS

Insurers collect the claims experience of policyholders for many lines of insurance. These reports are typically for the past three years and are often called "loss runs". An insured or a former insured may request a loss run once for each policy period and the insurer must provide such loss run at no cost. If more requests are made, the insurer may make a nominal charge for the cost of preparing and mailing such a report not to exceed 25 cents per page plus mailing cost.

GLASS DEDUCTIBLE

South Carolina Code of Laws, Title 38, Chapter 77, Section 280 provides that insurers may not offer a glass deductible. This statute applies to private passenger automobiles and small commercial automobiles as defined in Title 38, Chapter 77, Section 30. It does not apply to large commercial automobile insurance policies.

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